

Amendments to the Specification:

Please replace the Abstract, which appears on page 19, with the following **replacement paragraph**. No new matter is presented.

A company with sells underperforming asserts ~~sells these assets~~ to a trading house ~~in exchange~~ for value and a promise to make future purchases from the trading house. The value is provided by a financial institution. The trading house gives a A portion of the future purchase money received by the trading house from the future purchases is given to the financial institution to pay back the value plus interest. To securitize the promise to make future purchases, the financial institution creates a special purpose entity[[,]] which, ~~in turn,~~ creates a trust. Investors provide money to the special purpose entity ~~which is used~~ to purchase low risk assets that are placed in the trust. The special purpose entity ~~then agrees makes an agreement with the financial institution~~ that if the company with underperforming assets defaults on its promise to purchase, the financial institution can take money from the trust. In exchange, the financial institution ~~agrees to give~~ gives the special purpose entity, and thus the investors, a large portion of the interest it receives from ~~as a result of~~ future purchases made by the company with underperforming assets.